



ओम डेभलपमेन्ट बैंक लि. OM DEVELOPMENT BANK LTD.

नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्र प्राप्त संस्था (राष्ट्रिय स्तर)

(साविकको ओम डेभलपमेन्ट बैंक लि. र मनास्लु विकास बैंक लि. एक आपसमा गाभिएर बनेको संस्था)

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Unaudited Financial Results (Quarterly)

As at 4th Quarter (31/03/2074) of the Fiscal Year 2073/2074

Amount Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.9)	19,217,004.37	15,933,237.92	13,806,157.95
1.1	Paid up Capital	1,643,944.80	1,360,281.60	1,360,281.60
1.2	Calls In Advance	234,752.19	-	-
1.3	Reserves and Surplus	758,659.70	532,793.93	267,338.13
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	-	-	-
1.6	Deposits (a+b)	16,061,429.22	13,614,266.04	11,853,839.27
a.	Domestic Currency	16,061,429.22	13,614,266.04	11,853,839.27
b.	Foreign Currency	-	-	-
1.7	Proposed Dividend	-	-	-
1.8	Income Tax Liability	3,548.60	2,485.63	7,628.59
1.9	Other Liabilities	514,669.86	423,410.72	317,070.36
2	Total Assets (2.1 to 2.7)	19,217,004.37	15,933,237.92	13,806,157.95
2.1	Cash and Bank Balance	4,142,800.06	3,538,383.45	3,182,247.57
2.2	Money at call and short notice	-	-	-
2.3	Investments	677,194.20	582,312.22	504,858.67
2.4	Loans and Advances (a to f)	14,059,764.56	11,552,967.86	9,927,264.64
a.	Real Estate Loan	1,917,807.80	1,630,444.25	1,457,425.84
1.	Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 million)	764,685.55	701,845.30	572,932.21
2.	Business Complex & Residential Apartment Construction Loan	10,992.29	15,000.00	18,600.00
3.	Income generating Commercial Complex Loan	46,650.38	24,394.20	18,660.00
4.	Other Real Estate Loan (Including Land purchase & Plotting)	1,095,479.58	889,204.75	847,233.64
b.	Personal Home Loan of Rs. 10 million or Less	2,083,274.01	1,711,774.37	1,613,636.95
c.	Margin Type Loan	145,321.20	77,571.61	28,342.27
d.	Term Loan	610,494.21	483,965.05	537,037.00
e.	Overdraft Loan/TR Loan/WC Loan	1,514,852.26	1,401,896.30	1,084,404.58
f.	Others	7,788,015.07	6,247,316.29	5,206,418.00
2.5	Fixed Assets	161,311.41	114,308.85	93,182.85
2.6	Non Banking Assets	-	-	-
2.7	Other assets	175,934.15	145,265.54	98,604.21
3	Profit and Loss Account			
3.1	Interest Income	1,831,169.88	1,077,623.10	842,104.62
3.2	Interest Expenses	954,552.47	544,912.14	397,365.79
	A. Net Interest Income (3.1-3.2)	876,617.41	532,710.96	444,738.83
3.3	Fees, commission and Discount	18,103.04	10,520.29	8,986.45
3.4	Other Operating Income	101,949.16	62,370.64	58,242.09
3.5	Foreign Exchange Gain/Loss (Net)	2.88	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	996,672.49	605,601.89	511,967.37
3.6	Staff Expenses	144,588.04	69,694.52	66,756.25
3.7	Other Operating Expenses	151,117.44	75,248.93	60,637.69
	C. Operating Profit Before Provision (B.-3.6-3.7)	700,967.02	460,658.45	384,573.43
3.8	Provision for possible loss	42,649.79	60,937.64	28,310.12
	D. Operating Profit (C.-3.8)	658,317.23	399,720.81	356,263.31
3.9	Non-operating Income/Expenses (Net)	22,811.72	17,834.14	118,640.41
3.10	Write Back of Provision for Possible Loss	-	-	3.96
	E. Profit From Regular Activities (D.+3.9+3.10)	681,128.94	417,554.95	474,907.67
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	681,128.94	417,554.95	474,907.67
3.12	Provision for Staff Bonus	61,920.81	37,959.54	43,173.42
3.13	Provision For Tax	185,762.44	113,878.62	135,203.86
	G. Net Profit/Loss (F.-3.12-3.13)	433,445.69	265,716.77	296,530.39
4	Ratios			
4.1	Capital Fund To RWA	17.19%	15.27%	14.79%
4.2	Non Performing Loan (NPL) to Total Loan	0.90%	1.28%	0.78%
4.3	Total Loan Loss Provision to Total NPL	173.13%	149.49%	214.66%
4.4	Cost Of Funds	8.26%	7.67%	5.49%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.23%	74.54%	73.63%
4.6	Base Rate	11.43%	10.59%	8.35%
4.7	Interest Spread Rate	4.89%	5.55%	6.31%
5	Additional Information			
5.1	Net Worth Per Share (Rs.)	160.43	139.17	119.65
5.2	Asset Per Share (Rs.)	1,168.96	1,171.32	1,311.36
5.3	Earning Per Share (Annualized)	26.37	26.05	30.83
5.4	Price Earning Ratio (Annualized)	23.86	24.15	20.43
5.5	Return on Equity (Annualized)	22.01%	21.77%	2.16%
5.6	Liquidity Ratio	29.05%	29.35%	26.85%

Note: 1.The final figures of this unaudited financial statements may be changed accordingly if the auditors and supervisory body notify us to do so.
2.Previous period figures were rearranged wherever it was necessary to do so.

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